

Information to identify the case:

Debtor 1	<u>Liliana Suarez</u>	Social Security number or ITIN	xxx-xx-8686
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jonathan Suarez</u>	Social Security number or ITIN	xxx-xx-9395
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-26859-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Liliana Suarez	Jonathan Suarez
aka Liliana Calero, aka Liliana Margoph Tamayo	aka Jonathan Antonio Suarez Marten

12/13/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Liliana Suarez
Jonathan Suarez
DebtorsCase No. 19-26859-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 19

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db/jdb	Liliana Suarez, Jonathan Suarez, 314 Crowells Rd, Apt A, Highland Park, NJ 08904-3369
518440370	CAP1/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
518440382	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
518440384	Zale Deleware/Genesis, PO Box 4485, Beaverton, OR 97076-4485

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2019 00:03:47 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 14 2019 00:03:44 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235518440371 EDI: CAPITALONE.COM Dec 14 2019 04:28:00 Capital One Bank USA N, 15000 Capital One Dr,
Richmond, VA 23238-1119518440372 EDI: WFNNB.COM Dec 14 2019 04:28:00 Comenitybank/victoria, PO Box 182789,
Columbus, OH 43218-2789518440373 E-mail/PDF: creditonebknofications@resurgent.com Dec 13 2019 23:59:33 Credit One Bank NA,
PO Box 98872, Las Vegas, NV 89193-8872518440374 EDI: DISCOVER.COM Dec 14 2019 04:28:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316518440375 +EDI: IIC9.COM Dec 14 2019 04:28:00 Ic System, 444 Hwy 96 East, Pob 64378,
St Paul, MN 55164-0378518440376 E-mail/Text: bncnotices@becket-lee.com Dec 14 2019 00:03:03 Kohls/capone, PO Box 3115,
Milwaukee, WI 53201-3115518440377 EDI: NFCU.COM Dec 14 2019 04:28:00 Navy Federal Cr Union, 820 Follin Ln SE,
Vienna, VA 22180-4907518440379 EDI: RMSC.COM Dec 14 2019 04:28:00 Synch/Old Navy, PO Box 965005,
Orlando, FL 32896-5005518440381 EDI: RMSC.COM Dec 14 2019 04:28:00 Synch/Walmart, PO Box 965024,
Orlando, FL 32896-5024

518440378 EDI: RMSC.COM Dec 14 2019 04:28:00 Synch/gap, PO Box 965005, Orlando, FL 32896-5005

518440380 EDI: RMSC.COM Dec 14 2019 04:28:00 Synch/tjx Cos, PO Box 965015,
Orlando, FL 32896-5015518440729 +EDI: RMSC.COM Dec 14 2019 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021518440383 EDI: TFSR.COM Dec 14 2019 04:28:00 Toyota Motor Credit, PO Box 9786,
Cedar Rapids, IA 52409-0004

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation

dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Edward Nathan Vaisman on behalf of Debtor Liliana Suarez vaismanlaw@gmail.com,

G20495@notify.cincompass.com

Edward Nathan Vaisman on behalf of Joint Debtor Jonathan Suarez vaismanlaw@gmail.com,

G20495@notify.cincompass.com

John Michael McDonnell jmcDonnell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6